

INSPIRE CONSULTING, LLC
A WORKSITE WELLNESS COMPANY

by

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Currently our nation is facing skyrocketing healthcare costs, near-epidemic obesity levels, and debilitating chronic disease prevalence. The impact of obesity and affiliated chronic diseases is a major burden on our healthcare system and economy, and are of extreme public health significance. Inspire Consulting, LLC is a Pittsburgh-area health and wellness consulting firm focused on leveraging the worksite to promote healthy lifestyle behaviors. The mission of this company will be to determine the health and wellness needs of a client's employees and address them through programs and resources necessary to facilitate the establishment and maintenance of a healthy lifestyle. In doing so, the company will lessen the prevalence and burden of many chronic diseases, enhancing not only the client's economic wellbeing but overall public health as well.

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Section 1: Executive Summary

If there were one prescription that could prevent heart disease and diabetes, alleviate depression and anxiety, mitigate the development of cancer, osteoporosis, and many other age-related disorders, all while making you more alert, energized, and focused would you take it? The team behind Inspire Consulting, LLC, a worksite wellness company in the Pittsburgh area focusing on small to medium-sized businesses, certainly would, and they have set out to educate others on the existence of this “magic bullet.” The prescription being referenced is real; it is behavior change, particularly exercise and proper nutrition. The body of research supporting the medical impact of healthy lifestyle behaviors is enormous and only growing larger. Paralleling this evidence boom is the rise in healthcare costs across the nation. Hundreds of billions of dollars are being spent annually to treat conditions that healthy lifestyles could prevent in the first place. This scenario presents a unique opportunity, and with it a question: *What is the value of being healthy?*

This is the question Inspire Consulting (“The Company”) is looking to help others answer. By focusing on small businesses and targeting employees in the workplace the team at Inspire Consulting is looking to enhance employee’s health and wellbeing thus significantly decreasing the associated healthcare costs placed on the employer. The mission of this company will be to determine the health and wellness needs of a client’s employees and address them through programs and resources necessary to facilitate the establishment and maintenance of a healthy lifestyle.

The Company faces a very difficult, but enormously rewarding, challenge in generating lasting behavior change. The management team is confident that by remaining vigilant, responsive, and open while establishing sound personal relationships with all clients, leveraging technology and resources effectively and efficiently, and presenting clients with an immersive health-promoting environment, they will be successful in changing the way businesses manage their employees' wellbeing for years to come.

Section 2: Need and Opportunity

Overview of a Social Problem

One of the direst issues facing our society today is the prevalence of preventable chronic diseases. Conditions such as diabetes, heart disease, stroke, and cancer account for over 70% of all deaths in America annually and with the proper lifestyle modifications many of these conditions could be controlled, if not prevented entirely (CDC, 2010). With 17.6% of the national Gross Domestic Product dedicated to health expenditures in 2010 significant steps need to be taken to reign in this influx in chronic conditions and spending or the country risks upwards of 20% GDP going towards healthcare by 2020 (CMS, 2010). While the problem is enormous and complex, the solution may not be. Alterations in lifestyle behaviors (i.e. physical activity, proper diet, and stress management) can have a significant impact on the rates of chronic diseases and thus lessen the economic toll they take.

Perhaps the largest factor contributing to this trend is the increase in sedentary lifestyles and lack of daily physical activity. On the surface, physical

inactivity seems like a rather mundane problem; very few people realize the vast impact this one lifestyle factor can have on one's health and wellbeing. According to the CDC, over 60% of American adults do not participate in regular physical activity (CDC, 2010). This number is shocking, particularly when considering the recent boom in scientific research supporting the importance of regular physical activity and reinforcing its crucial roll in health and wellness. In 2007 a study by Sui compared all-cause mortality with cardiorespiratory fitness (CRF). His team found that there was a significant decrease in all-cause mortality among age groups as CRF increased. What's more, Sui concluded that a moderately fit individual over 80 years old had the same all-cause mortality rates as a low fit 60 year old (Sui, 2007). Another study by Blair in 2009 compared the effect of CRF on mortality with five other health factors (obesity, smoking, hypertension, hypercholesterolemia, diabetes) and found that low CRF contributed to more deaths than obesity, diabetes, smoking, cholesterol, and diabetes *combined*, and significantly more deaths than hypertension alone (Blair, 2009). This science provides proof that regular physical activity needs to become a key piece of America's healthcare puzzle.

In 1900 the average American had a life expectancy of 47 years, and likely died of pneumonia, tuberculosis, diarrhea, or "diseases of the heart." In 2010 the average life expectancy reached 75 years for men and 80 for women, with only heart disease remaining high on the list of most common causes of mortality (CIA, 2010). Over the last 100 years, science has made enormous strides in controlling and eradicating the prevalence of such deadly acute conditions as pneumonia and tuberculosis, but unfortunately has yet to find a reliable solution to prevent the far

more intensive chronic conditions, such as cancer, stroke, COPD, and diabetes. (CDC, 2010). These conditions last longer and are far more expensive than the common conditions of yesteryear, yet many of them are preventable and/or manageable through simple lifestyle modification.

Heart disease, for example, cost the United States an estimated \$444 billion in 2010 (CDC, 2010). A study by Vuori in 2010 found that regular physical activity (30 or more minutes of moderate activity on most days of the week) could reduce cardiovascular disease prevalence by 35% (Vuori, 2010). If these numbers are accurate, regular physical activity could save the United States over \$155 billion annually and prevent 215,623 deaths from CVD alone.

Unhealthy Lifestyles and the Employer Burden

The economic impact of chronic disease is not exclusive to the national level; chronic conditions take a very real and very significant toll on employers as well. The presence of chronic health conditions increases absenteeism in the work place while also interfering with on-the-job performance. Furthermore, maintaining a workforce wherein the prevalence of chronic disease is high leads to a significant increase in health care expenses that, in many cases, the employer must take at least partial financial responsibility for.

In 2005, a study was published examining the impact of chronic health conditions on absence, performance, and cost at the Dow Chemical Company. The study found that 63% of employees had at least one chronic condition (they were surveyed for over a dozen common conditions). Employees with one primary condition reported between 0.9 and 5.9 hours of productivity lost in a four-week

period due to their condition, along with a 17.8% to 36.4% decrease in ability to function. The results were analyzed further and the relative cost of the chronic conditions was determined. The researchers found that in 2002 dollars, depression, for example, cost the employer \$18,864 in absenteeism, work impairment, and medical costs per employee reporting depression as their primary condition (Collins, 2005). Relative to depression, another study from 2000 showed that compared to popular medication, regular exercise for four weeks resulted in essentially the same reduction in depressive symptoms (~60%), and after 10 months those who continued to exercise actually showed a greater decrease in symptoms than those who chose medication (Babyak, 2000). Furthermore, a study by Goetzel in 2004 found that based on a \$23 per hour wage and 1,920 available work hours per person per year, heart disease cost employers as much as \$3,301, arthritis \$2,530, respiratory disorders \$7,778, and diabetes \$519 annually (Goetzel, 2004). Once again, lifestyle modification was shown to significantly impact many of the chronic conditions costing employers tens of thousands of dollars per year.








Intervening in the Workplace

According to the Bureau of Labor Statistics, aside from sleeping, work takes up the largest portion of the average (working) American's day (BLS, 2012). Furthermore, according to the Employee Benefit Research Institute, approximately 60% of insured individuals in the United States get their healthcare coverage through their employer. With so much time spent at work, and the intimate relationship that often exists between one's employer and their health care, integrating wellness promotion programs into the workplace simply makes sense.

A 2005 meta-analysis published in the *Art of Health Promotion* journal analyzed 56 peer reviewed journal articles relating to the economic return of worksite wellness programs. After reviewing all studies, the author concluded the “evidence is very strong for average reductions in sick leave, health plan costs, and worker’s compensation and disability costs of slightly more than 25%.” Of further interest, the return on investment (ROI) for several of the studies was highlighted. One worksite wellness program in 2002 resulted in a ROI of \$15.60 for every dollar the employer invested in the program. Another intervention focusing solely on cardiovascular disease prevention and maintenance found an ROI of \$3.24 (Chapman, 2005).

In 2010 a study was published in *Health Affairs* analyzing twenty-two worksite wellness programs and summarizing their findings. What follows is a sampled breakdown of their findings, both in terms of medical dollars saved (Table 1) and ROI relative to absenteeism (Table 2).

Table 1: Summary of Findings from Studies of Employee Health Care Costs, Pre- and Post-Intervention

Study #	Years	Sample Size		HC Costs, Treatment Group		HC Costs, Control Group		Change in HC Costs, T-C		
				Pre	Post	Pre	Post	Change, Pre	Change, Post	
		T	C	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	
Group A (RCT/Matched Groups)										
1		4	1890	1890	1531	2907	1427	3429	-522	-626
2		2	340	340	1739	1459	1198	1107	352	-189
3		3.2	11194	11644	2736	3411	2896	4136	-725	-565
4		5	8451	2955	247	655	253	1234	-579	-573
5		1	919	867	2171	1695	1181	1995	-300	-1290
6		1	21170	719	2336	2937	2048	2905	32	-256
7		1.5	301	412	1891	1621	1970	1710	-89	-10
8		1.5	180	412	2036	1283	1970	1710	-427	-493
9		1.5	295	412	1986	1485	1970	1710	-225	-241
Group B (Non-Randomized/Unmatched Groups)										
10		1	392	142	294	296	295	396	-100	-99
11		0.5	2586	50576	1616	1185	500	419	766	-350
12		6	1272	244	2140	2337	1825	2908	-571	-886
13		3	3993	4341	1620	2008	1647	2596	-588	-561
14		5	388	355	1159	2397	825	1701	696	362
15		5	667	892	695	1687	605	1977	-290	-380
Group C (Post-Intervention Data Only)										
16		4	1275	2687		3222		3909	-687 	-687
17		5	12048	13363		4176		4454	-278 	-278
18		4	337	321		2078		1672	406 	406
19		4	367	343		1772		1346	426 	426
20		4	183	184		1128		979	149 	149
21		2	221	296		1256		2424	-1168 	-1168
22		2.5	950	6640		1413		1396	17 	17

Adapted from: Baicker, K., et al. (2010). *Workplace Wellness Programs Can Generate Savings*. Health Affairs. February, 2010 29:2.

Table 2: Summary of Findings from Employee Absenteeism

Study #	Years	Absentee								
		Sample Size		Days, Treatment		Absentee Days, Control		Difference in Absentee Days, T-C		
		Treat	Control	Pre	Post	Pre	Post	Change, Pre	Change, Post	
Group A (RCT/Matched Groups)										
1	1	919	867	36	34.4	36	38.8	0	-4.4	
2	1.5	301	412	5	4.7	5.1	4.8	-0.1	-0.1	
3	1.5	180	412	5.2	3.2	5.1	4.8	0.1	-1.6	
4	1.5	295	412	5.2	4.1	5.1	4.8	0.1	-0.7	
5	1	266	1242	4.6	4.2	7	9.1	-2.4	-4.9	
6	2	597	645	18	13.5	19.1	18.2	-1.1	-4.7	
7	2	1406	487	5.9	5.6	5.3	6	0.6	-0.4	
8	2	29315	14572	5.7	4.9	5.3	4.9	0.4	0	
9	1	2546	7143	5.6	5.5	6	6.2	-0.4	-0.7	
Group B (Non-Randomized/Unmatched Groups)								0	0	
10	1	392	142	0.3	0.1	0.1	0.5	0.2	-0.4	
11	0.5	2586	50576	3.9	3	1.6	1.5	2.3	1.5	
12	4	1275	2687	3.1	2.3	3.1	3.3	0	-1	
13	2	221	296	8.7	9	10	12.4	-1.3	-3.4	
14	6	2586	1593	6.6	17.2	6.6	23.3	0	-6.1	
15	2	450	1178	29.2	27.8	33.2	38.1	-4	-10.3	
16	1	469	415	12.4	11	14.3	14.2	-1.9	-3.2	
17	4	3122	1850	9.1	10.2	9.1	10.8	0	-0.6	
18	2	7178	7101	3.2	3	2.9	2.9	0.3	0.1	
19	2	2232	5863	4.4	3.7	5.6	5.5	-1.2	-1.8	
20	2	688	387	2.5	2.6	2.9	4.3	-0.4	-1.7	
Group C (Post-Intervention Data Onl										
21	3	727	1950							
22	2	1264	4982							

Adapted from: Baicker, K., et al. (2010). *Workplace Wellness Programs Can Generate Savings*. Health Affairs. February, 2010 29:2.

To summarize the tables above, after examining all twenty-two studies the researchers concluded average health care costs for employees fell by \$3.27 for every \$1.00 invested in the program. Furthermore, absentee rates fell by as many as 10 days in one study (Baicker, 2010).

An Environment in Flux

Countless local, national, and international agencies have taken action over the past decade to promote not only the impact of living a healthy lifestyle, but also the importance of worksite health promotion. In September 2011 the United Nations convened in New York City to address the impact of non-communicable diseases globally. The meeting focused primarily on cardiovascular disease, cancer, chronic respiratory disease, and diabetes. Several plans of action were presented, among them was the potential worksite wellness programs had to enhance quality of life and decrease the prevalence of these conditions.

On a national level, the American Heart Association released a position paper in 2009 championing worksite wellness, saying “over 130 million Americans are employed across the United States and since a significant part of their day is spent at work, comprehensive, culturally sensitive health promotion within the workplace is essential to maintain and improve the nations’ health.” They go on to cite recent evidence suggesting that asthma, diabetes, and hypertension alone are related to over 164 million work days lost per year, costing employers upwards of \$30 billion (AHA, 2009). The Centers for Disease Control and Prevention publish a seven-point best practices criterion for worksite health promotion (CDC 2005). They stress:

- 1) Employing features and incentives that are consistent with the organization’s core mission, goals, and structures.
- 2) Operating at multiple levels of the organization.
- 3) Targeting the most important health-care issues among the employee population.

- 4) Engaging and tailor diverse components to the unique needs and concerns of individuals
- 5) Achieving high rates of engagement and participation, both in the short and long term, in a defined “Core Program” (primary worksite wellness program).
- 6) Achieving successful health outcomes, cost savings, and additional organizational objectives.
- 7) Evaluating based upon clear definitions of success as reflected in metrics agreed upon by all relevant parties.

The CDC also publishes a Worksite Health Scorecard (available in Appendix A), that can be easily used to assess the progress and impact of any worksite wellness program (CDC, 2010).

Locally, companies such as UPMC Health Plan, Highmark, and PlusOne all are starting to offer worksite wellness programs. The impact of worksite wellness is very real, as is the market’s recent shift towards on-site solutions.

As discussed prior, workplace wellness interventions have worked in the past, and have generated significant return on investment for the employer. Whether the desired outcome is reduced cardiovascular disease prevalence, increased presenteeism, or general improved employee wellbeing, interventions have been successful across a broad spectrum of goals.

Even with the body of evidence and tools such as the CDC Scorecard success in the health promotion field is not guaranteed. Competition is by no means scarce and the threat of new entries into the field is constant. The majority of local

worksite wellness providers focus on large businesses with hundreds of employees even though in 2004, 49.5% of Pennsylvania's non-farm workers were employed by small businesses (500 employees or less) (SBA, 2005). As such, there is a very large sector of the market that is being overlooked by the current worksite wellness providers.

Relative to other industries, worksite wellness are new and the status quo is constantly changing. Success in the field will depend upon the ability to seamlessly integrate a healthy lifestyle program into the employees' daily lives. By tailoring the program specifically to a given workplace while leveraging social networking, the latest technology, and constantly analyzing what does and does not work for each employee, the tenants of a healthy lifestyle will become second nature for each employee rather than additional tasks they feel forced to comply with. Living well will simply become a part of their day, rather than apart from their day.

Leveraging The Patient Protection and Affordable Care Act

Since its inception, the Patient Protection and Affordable Care Act (PPACA) has begun implementing significant wellness initiatives nationwide. Starting January 1, 2014 Section 2705 of the PPACA enables group health plans to offer as much as a 30% discount in group health premiums for those groups offering wellness programs to their employees. Prior to this law, employers were only able to offer a maximum of 20% premium discount. According to the Kaiser Family Foundation in 2009 the average cost of employee-sponsored coverage for a family was \$15,745. As such, this additional 10% increase will result in an additional tax credit to the employer of approximately \$1,574 per employee per year (KFF, 2012).

Also, since January 1, 2011 qualifying small employers who wish to offer wellness programs to their employees are eligible, under PPACA Section 10408, to apply for government wellness grants. To qualify for these grants (totaling over \$200 million per year) the employer must employ less than 100 employees, who work 25 hours or more per week, and they cannot have an existing wellness program in place as of March 23, 2010. The PPACA does not specify any per employer or per employee amount, nor does it address any employer fund-matching requirements.

In order to qualify for recognition under the PPACA, employee wellness programs must include (PPACA, Sec 10408c):

- Health awareness initiatives, including health education, preventive screenings and health risk assessments
- Efforts to maximize employee engagement including mechanisms to encourage employee participation, such as financial incentives
- Initiatives to change unhealthy behaviors and lifestyle choices, which may include coaching or counseling, seminars, online intervention programs and self-help educational materials
- Supportive environment efforts, including workplace policies to encourage healthy lifestyles, healthy eating, increased physical activity and improved mental health

These initiatives and changes are making employee wellness programs even more beneficial to employers, and the team at Inspire Consulting intends on leveraging these opportunities and benefits to their fullest extent.

Section 3: Market Analysis and Projections

Prior to launch, several projections and analysis must be completed regarding the market's receptiveness and operating procedure within Inspire Consulting ("The Company"). Primarily, the following basic functions must be established:

- 1) Target client characteristics and projections
- 2) Projections of employee requirements
- 3) Opportunities for growth

Target Clientele Characteristics

As addressed in Section 2, The Company will primarily focus on providing services to small businesses in the Pittsburgh, Pennsylvania area. The top five private employers in Allegheny County employ roughly 80,000 people (ACCD, 2011). Those are the type of companies larger, nationwide wellness promotion firms are likely to target. At this stage, Inspire Consulting has neither the manpower nor resources to consult such a large number of individuals. Rather, Inspire Consulting will target small businesses operating with fewer than 200 employees. Furthermore, Inspire Consulting will heavily direct their marketing power toward self-insured companies. Due to the small size of their target clients, the managers of Inspire will specifically pursue small businesses engaged in Group Captive Insurance Plans. These Captive Plans enable groups of small businesses to pool resources and manage their own risk rather than relying upon a third party insurer. As such, the employers will be significantly more aware of and sensitive to their

employees' claims data as the payments are coming directly out of their own entity. This increased sensitivity will make the potential benefits and savings of wellness promotion and health coaching substantially more attractive to these clients. Given current resources and capability, the greatest impacts, profits, and likelihood of success all come from targeting these smaller, potentially self-insured, regional employers.

The target companies do not belong to any one sector, though ideally they will have their employees centrally located and either have enough on-site space to undertake a wellness program or be willing to subsidize the costs of operating certain aspects of the program (i.e. exercise) off-site. Local resources such as the Allegheny Conference on Community Development (ACCD) provide substantial data on local business opportunities and will be leveraged to gain insight into potential clients. In particular, data such as the annual list of new companies generated by ACCD will help the managers of Inspire Consulting identify new business opportunities.

Client load will only be limited by the physical manpower and resources of Inspire Consulting. As more clients show interest the managers of Inspire will add staff accordingly. The process of attracting, signing, and initiating client services takes time (roughly 2-4 months) and as such Inspire Consulting is projecting a slow but steady client load increase. The managers of Inspire project between five and eight new clients during the first year, with an additional six to ten brought on in year two.

Employee Projections

Employee numbers for The Company will be determined solely on client demand, as stated above. Dependent upon the time and situation of each new client signed, expenses and fees will have to be reevaluated. Similar services in the region are being sold for between \$100 and \$150 per hour. As such, Inspire Consulting will seek to operate at a lower fee structure of \$70-100 per hour, made possible by lack of overhead, reliance on technology, and lean business model. In doing so, employees can expect to see hourly pay ranging from 10-45% of the total fee charged, depending on personal qualifications and job description. For example, an intern working on outreach and marketing development may only require \$10 per hour (10% of a \$100/hour client fee) while an onsite health coach dealing with personal training and nutrition counseling may earn upwards of \$40 per hour (40% of a \$100/hour client fee). Primarily, new expenses (i.e. a new hire) will be offset by establishing the appropriate fee structure for the specific task that requires said expense. For instance, if a new client signs a contract for two blocks per week and is assigned to Employee A, all necessary expenses of placing Employee A into the new site for eight hours per week (i.e. hourly wage, travel expenses, liability, equipment required, etc.) will be calculated. The fee charged to the new client will be based on this calculation (total expenses will make up between 30-45% of fee charged). In this way, Inspire Consulting should never operate with expenses that surpass guaranteed income and as such always be operating at a profit.

Once the operating capacity of Inspire Consulting is reached the managers will begin searching for additional employees. Generally, new employees will begin

on a part-time basis, to remain consistent with the on-site hours available. As additional clients are added, part-time employees will be given the opportunity to expand their hours.

All employees must hold the proper credentials for their chosen task. All on-site coaches must be CPR/First Aid certified. Any health coach engaging in personal training must hold at least a Bachelor's in Kinesiology/Exercise Science as well as a personal training certification from either the American College of Sports Medicine or the National Strength and Conditioning Association. Nutritionists must have their Registered Dietician (R.D.) license.

Inspire Consulting will function with official employees as well as subcontractors. Table 3 displays the eight primary employees The Company will operate with. Employees will be paid, with few exceptions (i.e. managers), on an hourly basis regardless of number of hours worked (i.e. full-time or part-time), with incentive bonus payments. Subcontractors, not displayed in Table 3, will be provided a lump sum for the services they provide, paid directly to them at the end of each month. This value will depend on the services provided, the client's chosen package, and the individual's specific experience and skill level. Full-time employees will receive benefits, while subcontractors and part-time employees will not. The type of service required will dictate the type of position filled. An on-site personal trainer, for instance, could be subcontracted to work six blocks per week for \$2,000 per month (roughly \$20 per hour). An in-house nutritionist, on the other hand, would likely be a full-time employee, paid hourly, with benefits.

Table 3: Employee Classifications, Roles, and Wages

Employee Type	Requirements	Roles	Wage (hourly)
Master Coach	Senior Coach Req's Plus 7 years experience. Recommended: MCHES, CPH, ACSM-EIM,	Onsite coaching 6+ blocks/week, supervising and training, management tasks, auxiliary/off-site services as necessary	42.50
Senior Coach	Junior Coach Req's Plus Masters Degree in Public Health, Exercise Science, Psychology, or equivalent. 5 years experience. Recommended: CPH, ACSM-EIM	Onsite coaching 5+ blocks/week, supervision and training, auxiliary/off-site services as necessary	32.50
Nutritionist	Registered Dietician. Recommended: CHES, ACSM-PAPHS,	On and off-site nutritional counseling	30.00
Junior Coach	Personal Trainer Req's Plus: ACSM-EIM or PAPHS Certified.	Onsite coach 5+ blocks/week	22.50
Personal Trainer	Bachelors in Exercise Science, Public Health, or equivalent, ACSM or NSCA Certified, CPR/First Aid Certified Recommended: TPI or Nike 360 Certified	On and off-site personal training, virtual training, golf fitness operations. Fitness/biometric assessments	20.00
Telephonic Health Coach	Bachelors in Exercise Science, Public Health, Psychology, or equivalent. ACSM-EIM or ACSM-PAPHS Certified.	Telephonic and Virtual Health Coaching	15.00
Intern - Paid	Unpaid intern Req's plus ACSM/NSCA Certified. Third year standing or greater.	Program design, marketing, onsite auxiliary services, fitness assessments.	10.00
Intern - Unpaid	Undergraduate student in exercise science, nutrition, public health, or psychology.	Virtual platform/ social media supervision, marketing development, outreach.	N/A

Regarding benefits, full-time employees will receive employer-sponsored health coverage with employee contribution at 40% of the premium with the possibility of profit sharing, HSA accounts, transportation reimbursements, and

additional opportunities. All full-time employees will be required to maintain an active and healthy lifestyle (determined with bi-annual biometric screens, health risk assessment questionnaires, and general activity requirements) or risk an additional 5% premium charged transferred from employer to employee.

All employees, subcontractors included, will be eligible for performance incentives (i.e. commission) for additional sales (i.e. enrolling a client in one additional block per week), positive client feedback, and general performance bonuses determined at the managers discretion. The following table illustrates what services qualify for rewards and what the value of said rewards will be.

Table 4: Employee Incentive Scale

Service	Bonus Value
Upgrading Client Package	Equal to the value of one block of upgraded package.
Enrollment in Additional Service (i.e. Personal Training)	\$100
Enrolling Client in Additional Blocks	%50 of one additional block
Employee Participation Rate at time of Evaluation	50% = \$50, 75% = \$75, >85% = \$150
Enrollment in Additional "Lunch and Learns"	\$100
Early Contract Renewal	\$200
Positive Client Feedback	\$50
Signing New Client	6 mo. contract = 3% 12 mo. contract = 2% 24 mo. contract = 1.5%

If a manager or employee of The Company is able to upgrade an existing client to a higher package (i.e. from Package 2 to Package 3), they will receive the value of one block of service from the new package added to their next paycheck. Early contract renewal refers to any contract that the client agrees to renew no later than three months prior to their current contract expiration date. Any employee who gets a particularly positive review from a client will receive a \$50 bonus. The manager of Inspire Consulting will have control and oversight over all incentive payouts and potential value changes.

Also, the managers at Inspire Consulting will leverage their close relationship with Pennsylvania State University to coordinate internship opportunities with undergraduates in the Department of Kinesiology. These interns will be tasked with various jobs throughout the company, from basic personal training to administrative and operational duties. This coordination will be mutually beneficial for Inspire Consulting, Penn State, and the students themselves. The students will gain valuable experience in a relatively new field that otherwise they would have limited exposure to. In turn, Inspire Consulting will be able to capitalize on the productivity and potential of young minds, while also generating a potential future employee database. Furthermore, the interns will operate on a lower wage scale than other full-time or part-time employees. All interns will be required to have their CPR/First Aid certifications, as well as a professional certification from a nationally accredited organization such as the American College of Sports Medicine. Interns will only be given tasks they are qualified for, and all services they provide will be under close supervision and guidance from the managers. Unlike employees,

interns will not be placed on-site unsupervised, rather their work will focus on auxiliary services, such as virtual coaching, marketing, web development and design, and other services not requiring direct client interactions. The utilization of capable and qualified interns will enable The Company to operate within the necessary financial margins, while still delivering quality services to their clients.

Additional services, such as impact and outcome analysis will be contracted out on an hourly basis as needed.

Economic Analysis of Initial Functions

While the variable nature of services provided and the recent creation of Inspire Consulting make specific economic analysis and statistical projections difficult, basic economic principles can still be applied to analyze the projected functioning of the company. Below is a production function for, as an example, all on-site coaching programs offered by The Company.

Production Function for On-Site Coaching Programs = $f(\text{Managers, on-site staff, virtual staff, necessary equipment, coaching platform, } X)$

Managers, on-site staff, and virtual staff represent required labor input (note that often on-site staff and virtual-staff will be the same employee, and in some instances the manager may assume all roles), equipment and coaching platforms represent the capital required to operate the typical on-site coaching program, and X represents additional non-essential factors involved. Each client will require varied levels of each input, and as such each client will receive a program unique to their needs. However, the volume of programs offered and number of clients sustainable

is dependent on the factors presented in the above function. In order for Inspire Consulting to increase their client base, on-site staff, for instance, would need to be increased as well.

As with any company, Inspire Consulting is focused on operating at a profit margin and as such the short run cost of any program offered must be monitored. The following formula is a very basic representation of the short run cost of operating an on-site wellness program, q .

$$STC(q) = W \times C + R \times K$$

In this representation, we assume there are two primary cost-drivers present: coach hours, C , and capital (i.e. coaching software, exercise equipment, assessment tools), K . The coach's hourly wage is represented by w and the opportunity cost of utilizing capital at site q as opposed to other clients or programs is represented by R . The benefit provided at site Q by whatever physical capital is being leveraged in that specific environment will remain relatively constant. If, for example, the impact of providing a body fat analyzer on-site is analyzed, as long as the clients are using the system regularly the benefit and opportunity cost to The Company remains relatively constant. As such, the quantity $(R \times K)$ is considered the short-term fixed cost of operating that site. However, the cost of employing an on-site coach increases with the amount of time spent at the location, thus the quantity $(W \times C)$ is the short term variable cost for site Q . Ideally, each on-site session will operate in such a way that the marginal benefit of an additional hour of on-site coaching is greater than the marginal variable cost of keeping that employee on-site.

Essentially, all on-site coaching blocks will be managed such that all clients who

wish to meet with the on-site coach will get the opportunity, but there will be little to no additional “dead time” where the coach is on-site and not directly interacting with clients. Once the coach has accomplished all of the tasks for that given block, he or she will transition to the next scheduled site. Specific values of all variables will fluctuate based on employee, client, and required duties, thus exact values and mathematical analysis will not be available until the unique situation has been identified.

Attracting Clients & Opportunities for Growth

Effective marketing and promotion will be essential to The Company’s success. By leveraging digital opportunities and personal connections, the managers of The Company will be able to disseminate information and promote their company in a targeted, efficient, and cost-effective manner. Specific details regarding marketing strategy and partnerships will be discussed further in Section 5.

Geographically, all marketing efforts and recruitment will focus on the city of Pittsburgh, with some branching out into close suburbs. Due to the travel costs and time that would be required to hold operations further outside of the city, The Company does not feel the benefit of satellite operations outweigh the costs at this time.

Digitally, The Company will leverage the client-targeting capabilities of their website combined with the vast potential of social networking to generate a digital presence to successfully market and sell their product. The specifics of the social media strategy and website content will be further addressed in Section 5.

Perhaps most importantly, the managers of The Company will leverage their personal and professional connections to quickly establish an effective referral and support network. The managers, for instance, will align themselves with local insurance companies, with whom they have a pre-established relationship with, to identify potential clients and market the benefits of The Company alongside the insurer's traditional healthcare package. Furthermore, established relationships throughout the Pittsburgh entrepreneur scene will be used to integrate with other recent start-ups, gain exposure, and further develop working relationships that will be beneficial for all parties involved. Activities such as the Baller BBQ, held bi-annually in Shadyside, Entrepreneurial Thursdays in the Southside, and Alpha Lab's Open Coffee Club are all local entrepreneur-centric activities in the Pittsburgh region that will greatly benefit the initial startup of Inspire Consulting.

Growth and expansion will all depend on client load and manpower capability. Long-term projections for The Company predict expansion east into central Pennsylvania due to the near-total absence of wellness consulting firms in that area, however an expansion that aggressive would take several years to materialize.

Section 4: Operations and Social Impact

The basic operations and service structure for The Company must be established before implementation can begin. The managers of The Company are focused not only on developing and running a highly successful business, but creating a positive social impact that truly changes the health and wellbeing of their

clients for the better. In order to succeed in both areas, the following items must be addressed:

- 1) Services Provided
- 2) Client Management, Evaluation, and Assessment
- 3) Program Evaluation and Assessment
- 4) Social Impact

Services Provided

Table 4 displays the primary services offered between the three main packages The Company intends to market and provide.

Table 5: Primary Package Breakdown

Service	Package 1	Package 2	Package 3
On-Site Coaching	N	Y	Y
Virtual/Telephonic Coaching	Y - Both	Virtual Only	Y -Both
Biometric Screen & Track (frequency)	6 months	3 months	2 months
Health Risk Assessment & Discussion	6 months	3 months	2 months
“Lunch and Learns”	2-3 months	1 month	3 weeks
Seasonal Campaigns	Y	Y	Y
Nutrition Counseling	N	3 months	1 month
Incentives/Challenges	Optional	Y	Y
Personal Training	N	Optional (\$30/session onsite \$40/session off-site)	Y (if onsite, \$45/session off-site)
Billing Format	Monthly	Monthly	Monthly
Approximate Cost	\$200/block	\$300/block	\$400/block
Contract Lengths	6, 12, 24 mo.	6, 12, 24 mo.	6, 12, 24 mo.
Minimum Blocks	4/mo.	2/mo.	4/mo.

Initially, clients will be offered their choice between the three wellness packages presented in Table 5. All billing will occur monthly and be primarily based on the number of blocks the client chooses. Block price is refers to one, four-hour

session. For example, if a client chose to book two blocks per month (i.e. on-site coaching for four hours, every-other week) of Package 2, they would be billed \$600 at the beginning of each month. If a client chooses Package 1, with the minimum of four blocks per month, their employees will have four hours each week to call in for telephonic health coaching and any other included service. All packages will be sold in 6, 12, and 24-month contracts. The client has the ability to choose the number of blocks per contract, though each package does have a monthly minimum they must reserve.

At the most basic level, their employees would not receive any onsite services. Rather, their guidance and coaching would be telephonic and/or virtual; they would be able to schedule over-the-phone sessions with health coaches and receive additional guidance via coach-managed mobile platforms and other computer-driven means. The amount of telephonic coaching sessions will depend on the number of blocks the employer chooses to purchase. Telephonic coaching sessions will be booked in 15-minute sessions, thus each block can accommodate a maximum of 12 telephonic coaching sessions. Package 1 also includes on-site Lunch and Learn educational workshops once every two-to-three months (dictated by the client's desire and schedule), as well as bi-annual screens and assessments. Additional items, such as seasonal campaigns, competitions, and other auxiliary services will be available at an additional fee. This fee will depend on the client's wishes and The Company's capacity at that given time.

Package 2 includes onsite coaching but does not offer telephonic coaching. The virtual solutions available in Package 1 still exist. Screening, analysis, and

educational sessions all occur at more frequent intervals in Package 2. Also, personal training is available at an additional cost, billed per half-hour session. This cost will depend on the location of the training; off-site services will cost an additional \$15 to compensate for additional overhead of providing services access to the client.

Package 3 offers all services offered in both Package 1 and Package 2, plus onsite personal training included in the block pricing, as well as more frequent screening, analysis, and education.

At first, nutrition counseling will be done via subcontractor. If the client load of The Company reaches the capacity where an in-house nutritionist (registered dietitian) could be maintained, management will make the decision whether to continue subcontracting or hire one full-time.

Additional services, such as seasonal campaigns, promotions, partnered events, and competitions will be developed, priced, and implemented as necessary.

Client Evaluation and Assessment

The first step in all wellness programs regardless of package choice will be meeting, assessing, and evaluating the client's employees. Motivational interviewing will play a key role in determining the employee's status, goals, and identifying the correct wellness path to place them on. All individuals will be subjected to a health risk assessment and fitness assessment at the onset of each program. Figure 1 displays how The Company will process generally new clients from the initial introduction through risk assessment and health profile.

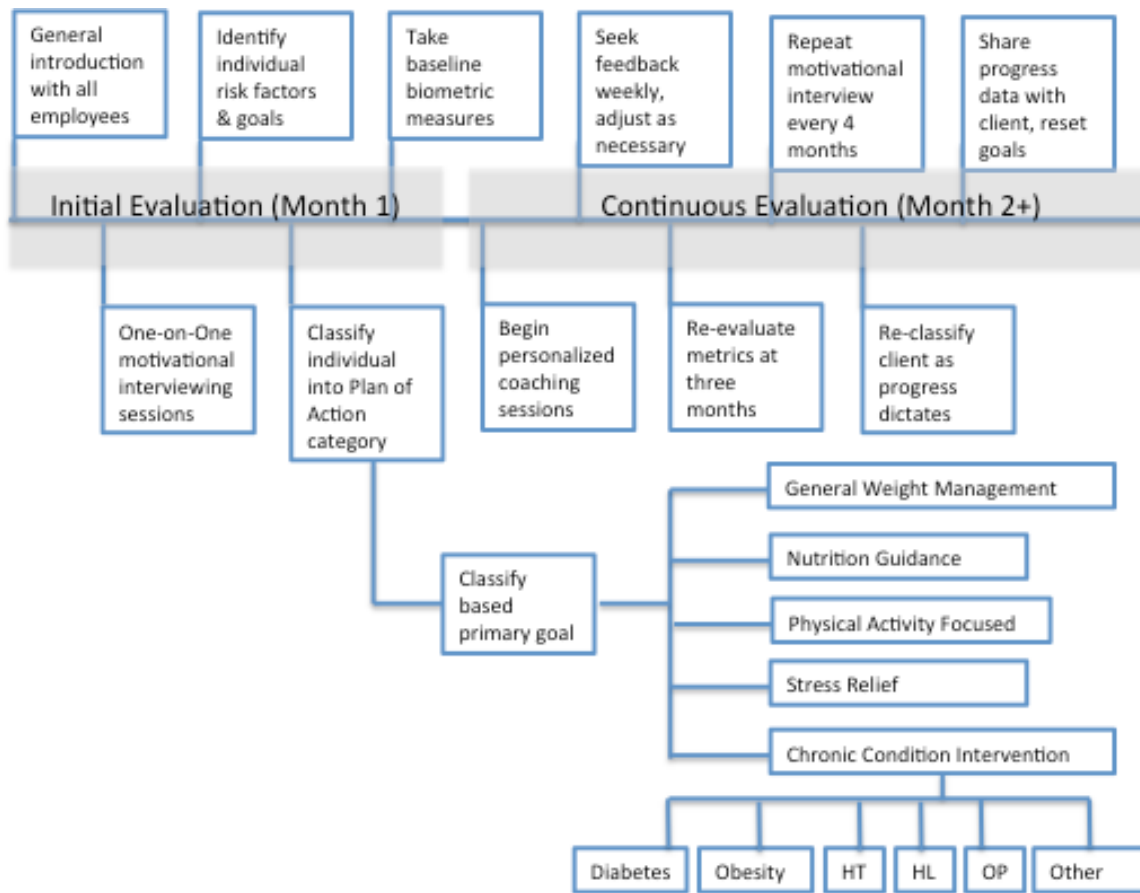


Figure 1: Client Classification Path

For the employee, the most impactful facet of the above schematic occurs at the fourth branching, where their primary action plan is determined. The health coaches at The Company will operate with five primary classifications as seen above. If the employee's main concern is chronic condition intervention, their path will be tailored to their specific condition and contraindications based upon the latest guidelines and research.

Regardless of classification, each individual will be routinely monitored and reevaluated at a frequency dependent on their company's chosen package. The results of their progress will be discussed, either face-to-face or via telephone, and their status and plan will be adjusted as necessary. All results will be reported to

the employer following analysis in a manner that maintains individual confidentiality.

Table 4 displays a general expectation of resource utilization for the major client classifications under Package 3. Clients may request or require more resources than indicated in the table, however this represents a basic expectation of what tools will be necessary to generate the desired behavior change. With Package 1 and Package 2 resource requirements will change based upon package-specific limitations.

Table 6: Package 3 Resource Utilization

Resource Classification	Exercise Sessions (w/ trainer)	Telephonic Resources	Virtual Coach & Track (PA & Nutr)	Weekly In- Person Discussions	Nutr. Meetings	Other
General Weight Management	✓		✓ (both)	✓	✓	<i>As Needed</i>
Nutritional Guidance		✓	✓ (Nutr.)		✓	<i>As Needed</i>
Physical Activity Focused	✓		✓ (Phys A.)			<i>As Needed</i>
Stress Relief	✓	✓		✓		<i>As Needed</i>
CD: Diabetes	✓		✓ (both)		✓	<i>As Needed</i>
CD: Obesity	✓		✓ (both)	✓	✓	<i>As Needed</i>
CD: Hypertension	✓		✓ (both)			<i>As Needed</i>
CD: Hyper-lipidemia	✓		✓ (both)		✓	<i>As Needed</i>
CD: Osteoporosis	✓		✓ (Phys A.)			<i>As Needed</i>
CD: Other	<i>As Needed</i>	<i>As Needed</i>	<i>As Needed</i>	<i>As Needed</i>	<i>As Needed</i>	<i>As Needed</i>

*Empty boxes do not indicate resource restriction, clients may choose any resource they want

** "✓" indicates expected/recommended resource utilization

*** "Other" Columns represent unforeseen conditions and requirement and the ability to offer more services than those explicitly listed

Program Evaluation and Assessment

The impact and success of the program will be constantly monitored and adjusted as necessary. Three major areas of impact will be examined with every program:

- 1) Impact on employer health care cost
- 2) Employee Productivity (presenteeism/absenteeism)
- 3) Employee health metrics and goal achievement

Employer health care costs will be quantified by the employer in a manner best suited for their individual business. Data will be collected at the onset of every new program regarding the average health care cost per employee. These data will be gathered and analyzed every six months to examine the program's fiscal impact.

Employee presenteeism will be measured with a short survey developed by the managers of The Company, followed by a six-question questionnaire known as the Stanford Presenteeism Scale, or SPS-6 (available in Appendix A). The SPS-6 is one of the most commonly used and thoroughly researched presenteeism tools in the industry. It assesses the impact of health on an employee's productivity; specifically their ability to remain focused and positive despite whatever health malady may be ailing them at the time.

Absenteeism will be assessed by employee recall regarding how many times during the last time period they missed work due to health related issues. These answers will be compared to employer data regarding the employee's sick days and time off to insure the answers are feasible.

Employee physical metrics and goal achievement will be monitored via health risk and fitness assessments (available in Appendix A).

All screens and assessments will be done at a frequency determined by the client's specific package. Statistical data will be analyzed and interpreted by third party statisticians when necessary.

Social Impact

While the primary goal of The Company is to create and maintain a successful business, the entire premise of wellness consulting and health coaching originated in the idea of exercise as medicine and the vast social impact lifestyle modifications could have on public health. The overarching goal of The Company is a simple one: help people be well. As such, the owners and managers of The Company have taken on the task of social entrepreneurship, establishing a business that will not only be financially successful but in turn address and target a significant social problem – the prevalence of chronic diseases and the impact they have on the economy. Figure 2 is a graphic representation of the Social Impact Model, and how The Company plans on achieving the goal of social impact within the confines of a successful business model.

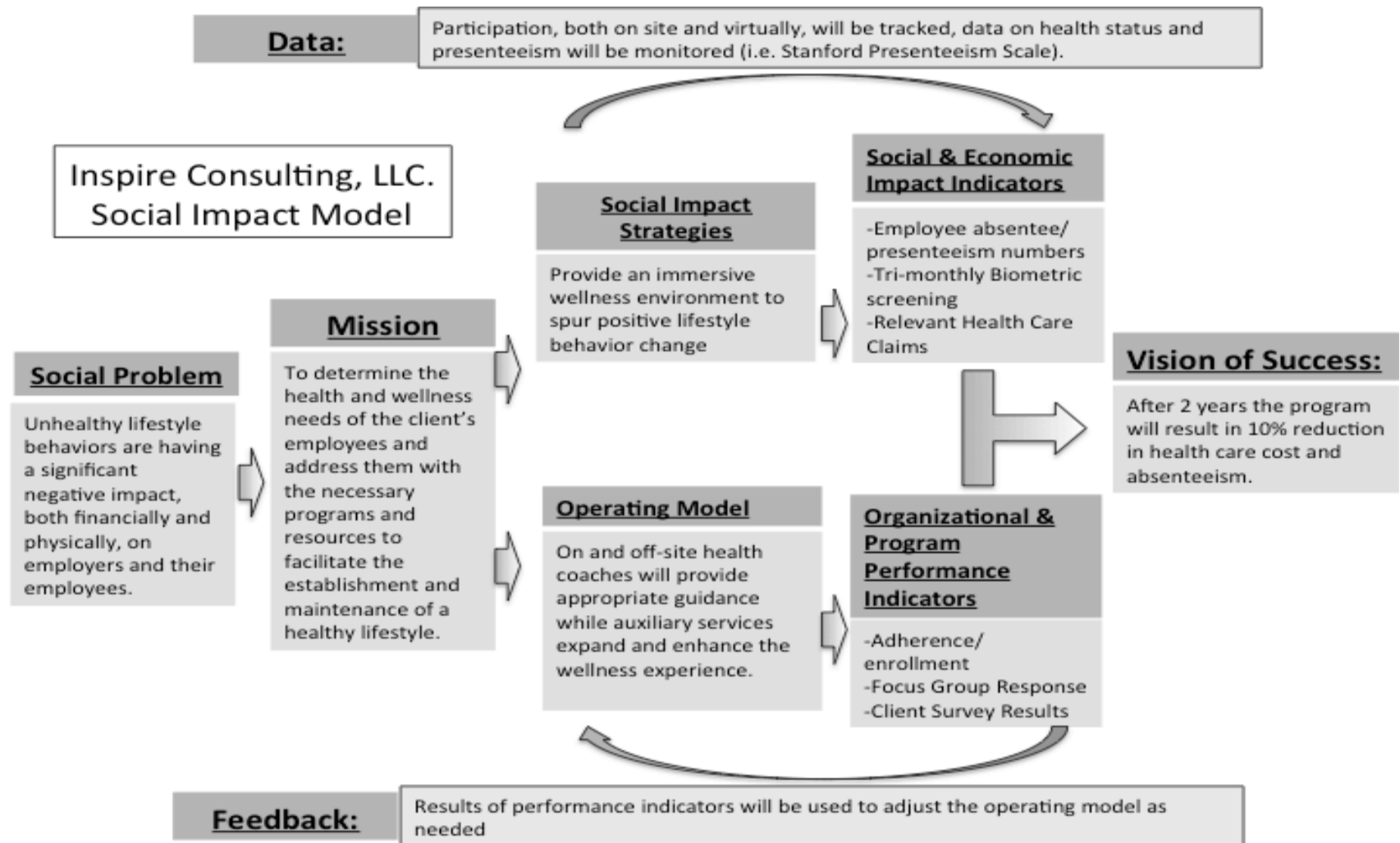


Figure 2: The Social Impact Model for Inspire

As discussed in Section 1, the mission of The Company is to determine the health and wellness needs of the client's employees and address them with the necessary programs and resources to facilitate the establishment and maintenance of a healthy lifestyle. This will be done primarily with health coaches, both on and off-site, providing guidance in general weight management, physical activity promotion, nutrition guidance, stress relief, or chronic disease intervention. Also, auxiliary services, such as on-site educational workshops, wellness-focused competitions, and seasonal promotions will help engage the employees and further advance their progress. The success and failure of this strategy will be assessed using methods discussed previously. Absenteeism and presenteeism data will be collected and tracked. Also, individual biometrics will be analyzed (at a frequency dependent on the client's chosen package) and, when possible, employee health claims data will be used to gauge the program's social and economic impact.

Relative to operations, the combination of on-site, telephonic, and virtual health coaching options will enable Inspire coaches to maintain near-constant contact with their clients. This immersive environment differs from the sporadic contact many existing health coaching firms offer and will greatly increase the likelihood of success. Success of this model will be gauged by employee focus groups, anonymous online questionnaires and surveys, and enrollment/adherence measures.

This program, after two years, will result in a 10% decrease in both health care costs to the employer, as well as a 10% decrease in absenteeism. Also, employee health metrics will all show significant improvement pending proper

adherence to the program. For example, weight management individuals should see a significant decrease in their body weight as long as they adhere to proper physical activity levels and nutrition guidelines. Along with weight loss, they would see a decrease in blood pressure, and increase in physical performance metrics (i.e. improvement in core strength plank test).

Section 5: Implementation Strategy

The initial launch and rollout of The Company will require significant flexibility, ingenuity, and resourcefulness. Due to the broad nature of the wellness promotion industry, specific operating techniques and protocols are not as established as they may be in other sectors. The key factors in successfully launching The Company will be:

- 1) Establishing basic startup operations
- 2) Developing and executing a twelve-month program implementation plan
- 3) Developing a marketing and media presence
- 4) Establish necessary technology platforms
- 5) Establishing necessary business partnerships
- 6) Effectively managing the financial requirements of start-up

Startup Operations

During the initial start-up phase one manager and one assistant manager will handle all of The Company's operations and needs. The manager will provide the actual services involved in wellness consulting and health coaching. The manager will also be responsible for normal administrative functions such as marketing, web

development, outreach, program and process analysis as well as general daily tasks involved in operating the business.

Many tasks will be able to operate on a fixed timetable, however the actual acts of coaching and consulting will be variable and depend on client load and their individual contracts. Initially, the company will look to provide services during the typical workweek, Monday through Friday. On-site services will be marketed in four-hour 'blocks' during which time the client will receive any and all services determined in preliminary meetings and following situation analysis conducted by the managers of The Company in conjunction with the client. The client may enroll for more than one block per week, or schedule blocks on a bi-weekly or monthly basis. Regardless, the block will be the basis of the on-site coaching model and each program will be developed around the client's specific needs. The Company will also offer some auxiliary services in an on-demand form, such as one-on-one off-site coaching and cholesterol screenings.

Each on-site employee of The Company will, ideally, operate between five and seven blocks each week. Also, all on-site services will be integrated with virtual services, and as such each on-site block will require the employee to spend between one and two hours off-site handling the virtual tasks (i.e. prescribing individual workouts via mobile apps), time that will be calculated in to each contract. This model will allow each employee to work roughly 40 hours per week once on-site and off-site services are combined. When necessary, part time employees and interns will be examined to satisfy needs until full-time demand is present, as discussed in Section 3.

Due to the variable potential of each client's demands and thus each contract, predicting an exact client load at this point is difficult. For instance, if one client wanted on-site services for six blocks per week, the on-site coach may remain at one location for his or her entire workweek. More commonly, however, each employee will be handling several clients at different locations. The managers of The Company, however, predict six clients by the end of their first year of operations, with an additional 6-8 brought on in year two. In order to maintain a lean business structure, The Company aims to manage and maintain between 15 and 20 after the initial startup phase.

First Twelve Months

The first twelve months following initial launch will be crucial in establishing an adequate client base, marketing presence, and the standard operating procedures necessary to successfully expand into the future. Figure 3 is a twelve-month timeline of major goals, actions, and projections for The Company. This timeline begins January 1, with the assumption that certain tasks (i.e. marketing material development) were completed prior to January 1st, during the pre-launch buildup phase.



Figure 3: Twelve-month Launch Plan

The Company will officially launch January 1, 2013. In the first two months, all basic functions will be rolled out. Marketing materials, both physical and digital, will be distributed to both local potential clients as well as The Company's business partners (i.e. local health insurers). Ideally, the manager and staff will conduct three client presentations by the end of February. March and April will be crucial in analyzing the initial marketing strategy and making necessary adjustments as the primary client recruitment push continues. By the end of April, The Company will have client feedback mechanisms up and running. Early in month five The Company will beta-test on-site biometric screening and blood work, conducted by a third party vendor, with one of their current clients. If successful, this service will

become a regular part of program evaluation and impact assessment for all clients. July and August will focus on improving any process areas deemed lacking in the previous month's evaluation. Also, The Company will be planning for expansion and an increased employee load. Ideally, The Company will be managing six clients by this point. Months nine and ten will see the intern recruitment process begin to take shape, as this is the time local university students will start looking for spring and summer internships. By the end of November, the first year of business will be thoroughly analyzed. New marketing strategies reflecting The Company's progress and latest services will be developed in preparation for a new round of distribution. Throughout the entire twelve months the staff will continue to update the website, research potential clients, distribute marketing materials, adjust the process as necessary, and meet with new and existing clients.

Marketing, Media, and Technology

A major factor in The Company's success will be their ability to leverage the latest technology, impacting and interacting with their clients with the most effective and efficient tools on the market. Social networking, online education, and virtual coaching will all be key factors in the operations of The Company. Mobile applications, specifically those for Apple hardware, have changed the way people interact with the world. As such, The Company will heavily favor iOS devices (iPhone, iPad, iPod) and develop virtual resources specifically for those devices. As of Fall 2012, Apple's iPhone had 34.3% market share, iPad had over 50%, and iPod has over 65% (Huffington Post, 2012). While competitors like Google's Android are gaining ground, the actual hardware running the Android software is fragmented

and varied. As such, The Company will focus on the more stable, reliable, and generally more user-friendly iOS ecosystem.

Relative to outreach, generating awareness, contacting potential clients, and general marketing, The Company will rely heavily on digital avenues while still generating the necessary physical marketing product. Due to the vast outreach and low costs associated with social networking, The Company will operate and actively participate in Facebook, Twitter, Instagram, and Pinterest. The Company will have its own Facebook business page and Pinterest account, while individual coaches and the manager will have their own professional Twitter and Instagram accounts that they will encourage their clients to follow. All materials generated on the individual accounts (i.e. Instagram photos) will be aggregated and displayed on the Facebook page. The social networking platforms will be heavily used to create the immersive wellness experience discussed prior and engaging clients in the various seasonal campaigns, promotions, and contests The Company will organize.

The Company will have a website where both potential and existing clients can find information about the company, staff bios, the latest news and events in health and wellness, local resources for improving health, and more. The website will function as a portal for new clients to inquire about potential services and ask questions, and for existing clients to provide feedback and suggestions to help improve their existing services. The website will be integrated with all social networking accounts as well as the virtual coaching platform. Initially, the website will be hosted through 1&1 Website Solutions and will cost The Company \$29.99 per month to maintain.

Maintenance of all digital media will be the responsibility of the manager at first, however eventually interns will take responsibility for frequently updating the accounts and engaging The Company's clients. Also, graphic design, both for digital and physical materials, will be done in-house, initially by the manager until interns are able to assume the role.

The Company will utilize a small, local marketing firm to generate all physical materials. The manager will be able to leverage their personal relationship with individuals in the marketing business to generate all necessary materials at a significantly reduced cost.

The focus on a low-cost, high visibility marketing strategy will enable The Company to reach current and potential clients without significant capital investment.

A major component of The Company's lifestyle modification strategy is the inclusion of virtual coaching software. At launch, The Company will be utilizing the FitnessBuilder program created by PumpOne. This platform, licensed by The Company for \$200 per year, enables all coaches to virtually track their client's physical activity. Coaches will be able to log any workout they completed with a client, including specific exercise, sets, reps, duration, and any notes. Also, coaches will be able to send customized workouts directly to client's smartphones, computers, or tablets. Clients will be able to log workouts on their own, and have their progress, notes, questions, and any other pertinent information automatically synchronized with the coach's account. This allows The Company to constantly collect performance data on each client and generate results on everything from

changes in exercise frequency to performance improvement in any specific exercise. The client will benefit from the quantitative feedback and constant contact the platform provides. Furthermore, coaches will look to use the FitDay nutrition-tracking platform to monitor client's dietary habits, at no cost to either The Company or the client.

The Company will further leverage the virtual marketplace to deliver educational materials to clients and non-clients alike. Interns, with the help of health coaches, will generate brief, informative YouTube videos on everything from exercise technique to stress relief. These videos will be posted on The Company's YouTube, Facebook, and Twitter pages. Also, the company will develop a series of iBooks designed specifically for iPad that will be available for purchase through the iTunes Bookstore. By creating iBooks for client education as opposed to physical paper books, The Company will avoid higher publishing and printing costs, as well as the burden of releasing updated editions periodically (due to the iBooks ability to be revised as desired). Also, iBooks will be easier and more convenient for clients to carry with them, as most people keep their tablet or smartphone nearby as is. These materials will likely take longer to generate (i.e. forecasted at 12-24 months from launch date) and will rely heavily on intern capacity. Not only will these materials help The Company's clients better understand their health and increase their likelihood of success, but by making it available to the general public it will serve as another low-cost marketing strategy in The Company's process. All of these digital tools will help The Company develop the vast wellness environment that will set them apart from their competition.

Forming Partnerships

A key piece in The Company's business puzzle will be the formation of partnerships with local companies. In particular, establishing good relations with insurance providers will be crucial in attracting and retaining clients. The push for employee wellness is only growing stronger. Many insurance providers provide their health insurance clients with wellness options for their employees. Not only does this benefit the client, but the insurance provider sees a significant cost savings if the people they insure become healthier. If The Company is able to align with the providers and become offered as an official wellness provider option, the likelihood of attracting new clients grows immensely. As such, the manager will routinely meet with local providers and work with them to develop a mutually beneficial process wherein The Company receives new client referrals while the insurance provider benefits from insuring a healthier client pool.

Financial Management

The Company will be able to launch with very little start-up capital and little to no overhead. The majority of operations will occur on-site with clients, and as such physical office space is not necessary at first. The manager will have the ability to decide when and where office space is needed, and purchase space if deemed necessary. The initial staff at launch should be able to manage 10 clients comfortably on their own. Once ten clients are acquired, additional staff will be needed at which point the need for office space will likely arise.

The majority of start-up and operations costs will be related to virtual platforms, client assessment and coaching tools, marketing materials, and travel. An approximate budget for initial operations can be found in Appendix B.

The total fixed cost to get The Company up and running will be \$1,621.63. Total monthly variable cost for months 1-3, taking marketing, employee wages, and miscellaneous expenses into consideration, and assuming that for the first three months The Company can manage three clients, each desiring three Package 3 blocks per week, is \$5,856.99 per month.

If the assumptions hold, and three clients are signed each desiring three Package 3 blocks per week, The Company will bill \$14,400 per month. As such, total monthly expenses will make up only 41% of revenue. The Company management will accrue their salary from the profit margin, and The Company will strive to maintain at least 10% of gross sales as working capital, calculated after all expenses and taxes are subtracted. Thus The Company will have a significant profit margin with which to invest back into company functions and growth.

Appendix A: Sample Assessment Tools

Stanford Presenteeism Scale^{*} (SPS-6)

Directions: Please describe your work experiences in the past month. These experiences may be affected by many environmental as well as personal factors, and may change from time to time. For each of the following statements, please check one of the following responses to show your agreement or disagreement with this statement in describing your work experiences in the past month.

Please use the following scale:

- ... I strongly disagree with the statement
- ... I somewhat disagree with the statement
- ... I am uncertain about my agreement with the statement
- ... I somewhat agree with the statement
- ... I strongly agree with the statement

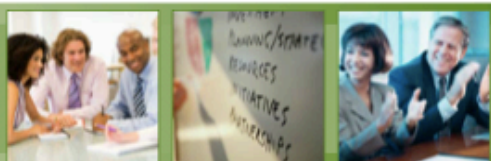
	Strongly disagree	Somewhat disagree	Uncertain	Somewhat agree	Strongly agree
1. Because of my (health problem)*, the stresses of my job were much harder to handle.	()	()	()	()	()
2. Despite having my (health problem)*, I was able to finish hard tasks in my work.	()	()	()	()	()
3. My (health problem)* distracted me from taking pleasure in my work.	()	()	()	()	()
4. I felt hopeless about finishing certain work tasks, due to my (health problem)*.	()	()	()	()	()
5. At work, I was able to focus on achieving my goals despite my (health problem)*.	()	()	()	()	()
6. Despite having my (health problem)*, I felt energetic enough to complete all my work.	()	()	()	()	()

** Note that the words 'back pain,' 'cardiovascular problem,' 'illness,' 'stomach problem,' or other similar descriptors can be substituted for the words 'health problem' in any of these items.*

^{*} The Stanford Presenteeism Scale (SPS-6; 2001 version) is jointly owned by Merck & Co., Inc., and Stanford University School of Medicine.

The CDC Worksite Health ScoreCard:
**An Assessment Tool to Prevent Heart Disease, Stroke,
 and Related Conditions Worksheet**


**Organizational
Supports**



Organizational Supports During the past 12 months, did your worksite:	Yes	No	Score
1. Conduct an employee needs and interests assessment for planning health promotion activities? <i>Answer "yes" if, for example, your organization administers focus groups or employee satisfaction surveys to assess your employee health promotion program(s). Answer "no" if your organization administers general surveys that do not assess your employee health promotion program(s).</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
2. Conduct employee health risk appraisals/assessments through vendors, on-site staff, or health plans and provide individual feedback plus health education? <i>Answer "yes" if, for example, your organization provides individual feedback through written reports, letters, or one-on-one counseling.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
3. Demonstrate organizational commitment and support of worksite health promotion at all levels of management? <i>Answer "yes" if, for example, all levels of management participate in activities, communications are sent to employees from senior leaders, the worksite supports performance objectives related to healthy workforce, or program ownership is shared with all staff levels.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
4. Use and combine incentives with other strategies to increase participation in health promotion programs? <i>Answer "yes" if, for example, your organization offers incentives such as gift certificates, cash, paid time off, product or service discounts, reduced health insurance premiums, employee recognition, or prizes.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
5. Use competitions when combined with additional interventions to support employees making behavior changes? <i>Answer "yes" if, for example, your organization offers walking or weight loss competitions.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	

Organizational Supports During the past 12 months, did your worksite:	Yes	No	Score
6. Promote and market health promotion programs to employees? <i>Answer "yes" if, for example, your worksite's health promotion program has a brand name or logo, uses multiple channels of communication, or sends frequent messages.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
7. Use examples of employees role modeling appropriate health behaviors or employee health-related "success stories" in the marketing materials?	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
8. Tailor some health promotion programs and education materials to the language, literacy levels, culture, or readiness to change of various segments of the workforce? <i>Answer "no" if you do not perceive a need for your organization to tailor its health promotion programs and education materials to any specific group(s).</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
9. Have an active health promotion committee? <i>Answer "yes" if your health promotion committee exists and has been involved in planning and implementing programs.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
10. Have a paid health promotion coordinator whose job (either part-time or full-time) is to implement a worksite health promotion program? <i>Answer "yes" if implementing the employee health promotion program(s) at your worksite is included in a paid staff member's job description or performance expectations.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
11. Have a champion(s) who is a strong advocate for the health promotion program? <i>Answer "yes" if there is someone at your worksite who actively promotes programs to improve worksite health promotion.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
12. Have an annual budget or receive dedicated funding for health promotion programs?	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
13. Set annual organizational objectives for health promotion?	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
14. Include references to improving or maintaining employee health in the business objectives or organizational mission statement? <i>Answer "no" if your organization's business objectives or mission statement only reference occupational health and safety, without reference to improving the workforce's health.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	

Organizational Supports <i>During the past 12 months, did your worksite:</i>			
	Yes	No	Score
15. Conduct ongoing evaluations of health promotion programming that use multiple data sources? <i>Answer "yes" if, for example, your organization collects data on employee health risks, medical claims, employee satisfaction, or organizational climate surveys.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
16. Make any health promotion programs available to family members?	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
17. Provide flexible work scheduling policies? <i>Answer "yes" if, for example, policies allow for flexible schedules and work at home.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
18. Engage in other health initiatives throughout the community and support employee participation and volunteer efforts? <i>Answer "yes" if, for example, your organization supports participation in community events and school-based efforts, such as corporate walks, collaborate with state and local advocacy groups, health and regulatory organizations, and coalitions.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
Your Worksite's Organizational Supports Section Score:			
Maximum Organizational Supports Section Score:			33

Nutrition			
			
Nutrition <i>During the past 12 months, did your worksite:</i>			
	Yes	No	Score
29. Provide places to purchase food and beverages? <i>Answer "yes" if, for example, your worksite provides vending machines, cafeterias, snack bars, or other purchase points. IF NO, PLEASE SKIP TO QUESTION 36.</i>	<input type="checkbox"/> (0 pts.)	<input type="checkbox"/> (0 pts.)	question not scored
30. Have a written policy or formal communication that makes healthier food and beverage choices available in cafeterias or snack bars? <i>Answer "yes" if, for example, the policy or formal communication makes vegetables, fruits, 100% fruit juices, whole grain items and trans fat-free or low-sodium snacks available in cafeterias or snack bars.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
31. Have a written policy or formal communication that makes healthier food and beverage choices available in vending machines? <i>Answer "yes" if, for example, the policy or formal communication makes vegetables, fruits, 100% fruit juices, whole grain items and trans fat-free/low-sodium snacks available in vending machines.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
32. Make most (more than 50%) of the food and beverage choices available in vending machines, cafeterias, snack bars, or other purchase points be healthier food items? <i>Answer "yes" if the healthy foods are items such as skim milk, 1% milk, water, unsweetened flavored water, diet drinks, 100% fruit juice, low-fat and low-sodium snacks, or fresh fruit. (See Dietary Guidelines for Americans, 2010, or GSA/HHS Health and Sustainability Guidelines for Federal Concessions and Vending Operations.)</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
33. Provide nutritional information (beyond standard nutrition information on labels) on sodium, calories, trans fats, or saturated fats for foods and beverages sold in worksite cafeterias, snack bars, or other purchase points?	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
34. Identify healthier food and beverage choices with signs or symbols? <i>Answer "yes" if, for example, your worksite puts a heart next to a healthy item near vending machines, cafeterias, snack bars, or other purchase points.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	

Nutrition During the past 12 months, did your worksite:	Yes	No	Score
35. Subsidize or provide discounts on healthier foods and beverages offered in vending machines, cafeterias, snack bars, or other purchase points?	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
36. Have a written policy or formal communication which makes healthier food and beverage choices available during meetings when food is served? <i>Answer "yes" if, for example, the policy or formal communication makes vegetables, fruits, 100% fruit juices, whole grain items or trans fat free/low-sodium snacks available during meetings.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
37. Provide employees with food preparation and storage facilities? <i>Answer "yes" if your worksite provides a microwave oven, sink, refrigerator, or kitchen.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
38. Offer or promote an on-site or nearby farmers' market where fresh fruits and vegetables are sold?	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
39. Provide brochures, videos, posters, pamphlets, newsletters, or other written or online information that address the benefits of healthy eating? <i>Answer "yes" if these health promotion materials address the benefits of healthy eating as a single health topic or if the benefits of healthy eating are included with other health topics.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
40. Provide a series of educational seminars, workshops, or classes on nutrition? <i>Answer "yes" if these sessions address nutrition as a single health topic or if nutrition is included with other health topics. These sessions can be provided in person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
41. Provide free or subsidized self-management programs for healthy eating? <i>Answer "yes" if these programs are provided in person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans and programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
Your Worksite's Nutrition Section Score:			
Maximum Nutrition Section Score:			21


Physical Activity During the past 12 months, did your worksite:	Yes	No	Score
42. Provide an exercise facility on-site?	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
43. Subsidize or discount the cost of on-site or offsite exercise facilities?	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
44. Provide other environmental supports for recreation or physical activity? <i>Answer "yes" if, for example, your worksite provides trails or a track for walking/jogging, maps of suitable walking routes, bicycle racks, a basketball court, open space designated for recreation or exercise, a shower and changing facility.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
45. Post signs at elevators, stairwell entrances or exits and other key locations that encourage employees to use the stairs? <i>Answer "no" if your worksite is located in a one-story building.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
46. Provide organized individual or group physical activity programs for employees (other than the use of an exercise facility)? <i>Answer "yes" if, for example, your worksite provides walking or stretching programs, group exercise, or weight training.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
47. Provide brochures, videos, posters, pamphlets, newsletters, or other written or online information that address the benefits of physical activity? <i>Answer "yes" if these health promotion materials address the benefits of physical activity as a single health topic or if the benefits of physical activity are included with other health topics.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
48. Provide a series of educational seminars, workshops, or classes on physical activity? <i>Answer "yes" if these sessions address physical activity as a single health topic or if physical activity is included with other health topics. These sessions can be provided in person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	

Physical Activity <i>During the past 12 months, did your worksite:</i>	Yes	No	Score
49. Provide or subsidize physical fitness assessments, follow-up counseling, and physical activity recommendations either on-site or through a community exercise facility?	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
50. Provide free or subsidized self-management programs for physical activity? <i>Answer "yes" if these programs are provided in-person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
Your Worksite's Physical Activity Section Score:			
Maximum Physical Activity Section Score:			24




Weight Management <i>During the past 12 months, did your worksite:</i>	Yes	No	Score
51. Provide free or subsidized body composition measurement, such as height and weight, Body Mass Index (BMI) scores, or other body fat assessments (beyond HRAs) followed by directed feedback and clinical referral when appropriate?	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
52. Provide brochures, videos, posters, pamphlets, newsletters, or other written or online information that address the risks of overweight or obesity? <i>Answer "yes" if these health promotion materials address the risks of overweight or obesity as a single health topic or if the risks of overweight or obesity are included with other health topics.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
53. Provide a series of educational seminars, workshops, or classes on weight management? <i>Answer "yes" if these sessions address weight management as a single health topic or if weight management is included with other health topics. These sessions can be provided in-person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
54. Provide free or subsidized one-on-one or group lifestyle counseling for employees who are overweight or obese? <i>Answer "yes" if these programs are provided in-person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
55. Provide free or subsidized self-management programs for weight management? <i>Answer "yes" if these programs are provided in-person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
Your Worksite's Weight Management Section Score:			
Maximum Weight Management Section Score:			12

Stress Management



Stress Management During the past 12 months, did your worksite:	Yes	No	Score
56. Provide dedicated space where employees can engage in relaxation activities, such as meditation, yoga, or biofeedback?	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
57. Sponsor or organize social events throughout the year? <i>Answer "yes" if, for example, your worksite sponsors or organizes team building events, company picnics, holiday parties, or employee sports teams.</i>	<input type="checkbox"/> (1 pt.)	<input type="checkbox"/> (0 pts.)	
58. Provide stress management programs? <i>Answer "yes" if these programs address stress management as a single health topic or if stress management is included with other health topics. Answer "yes" if these programs are provided in person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
59. Provide work-life balance/ life skills programs? <i>Answer "yes" if, for example, your worksite provides elder care, child care, referrals, tuition reimbursement, or other programs that are offered through vendors, on-site staff, or employee assistance programs.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
60. Provide training for managers on identifying and reducing workplace stress-related issues? <i>Answer "yes" if, for example, your worksite provides training on performance reviews, communication, personnel management, assertiveness, time management, or conflict resolution.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
61. Provide opportunities for employee participation in organizational decisions regarding workplace issues that affect job stress? <i>Answer "yes" if, for example, your worksite provides opportunities for employees to participate in decisions about work processes and environment, work schedules, participative problem-solving, and management of work demands.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
Your Worksite's Stress Management Section Score:			
Maximum Stress Management Section Score:			14

Depression



Depression During the past 12 months, did your worksite:	Yes	No	Score
62. Provide free or subsidized clinical screening for depression (beyond HRAs) followed by directed feedback and clinical referral when appropriate? <i>Answer "yes" if these services are provided directly through your organization or indirectly through a health insurance plan.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
63. Provide access to online or paper self-assessment depression screening tools?	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
64. Provide brochures, videos, posters, pamphlets, newsletters, or other written or online information that address depression? <i>Answer "yes" if these health promotion materials address depression as a single health topic or if depression is included with other health topics.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	
65. Provide a series of educational seminars, workshops, or classes on preventing and treating depression? <i>Answer "yes" if these sessions address depression as a single health topic or if depression is included with other health topics. These sessions can be provided in person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans or programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
66. Provide one-on-one or group lifestyle counseling for employees with depression? <i>Answer "yes" if these programs are provided in-person or online; on-site or off-site; in group or individual settings; through vendors, on-site staff, health insurance plans and programs, community groups, or other practitioners.</i>	<input type="checkbox"/> (3 pts.)	<input type="checkbox"/> (0 pts.)	
67. Provide training for managers on depression in the workplace? <i>Answer "yes" if, for example, your worksite provides managers with training on how to recognize depression, productivity or safety issues, and company or community resources for managing depression.</i>	<input type="checkbox"/> (2 pts.)	<input type="checkbox"/> (0 pts.)	

Appendix B: Preliminary Budget

Initial Launch Budget

Fixed Launch Costs

Legal	
Website Domain - 1&1	400.00
LLC Filing	125.00
Service Subscriptions	
PumpOne	199.99
Equipment	
Omron BP Cuff	64.22
Finger Pulse Oximeter SM-110	42.95
MyoTape Body Tape	5.85
Omron Fat Loss Monitor	29.99
Omron Slim Scale	24.63
iPad	729.00
Total Fixed Costs	\$1,621.63

Variable Launch Costs

Marketing	Cost per Unit	Units Required
Informational Folders	10.00	50
Tri-fold flyers	1.00	250
Pens	0.50	100
Promotional Giveaways	20.00	5
Business Cards	0.10	250
Total Marketing Materials for Launch		\$925.00

Staffing*	Hourly Wage	Hours/week	Monthly Salary
Junior Coach 1 (5 Blocks)	22.50	30	2700
Junior Coach 2 (4 Blocks)	22.50	24	2160
Total Monthly Wages			\$4,860.00

Miscellaneous Expenses	Cost per Month
Domain Maintenance	29.99
Liability Insurance	35.00
Sample Virtual Client	7.00
Total Misc. Expense per Month	71.99
Total Variable Costs per Month at Launch	\$5,856.99

Total Fixed Cost to Launch	\$1,621.63
Total Monthly Cost at Launch (i.e. Months 1-3)	\$5,856.99

*Initial projections are for three clients, each desiring three blocks per week, able to be managed by two Junior Coaches. One coach will operate four blocks, the other will operate five. Additional services will be handled by the Managers as needed and will not be factored in to hourly pay, as managers will work off of profits remaining after all expenses are calculated.

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